

ABSTRACT

A global standard messaging system and process for allowing customers to access a full range of global financial services using a variety of access points. The system includes a global communications network that integrates customer information and makes the information accessible from remote locations. The system includes a comprehensive database assembled from diverse sources and systems and processes for retrieving the information from the central database in a meaningful and practical way. The system includes several levels of access communications as well as built-in flexibility so that it can be accessed by a variety of remote systems of varying degrees of complexity and languages. system and process permit rapid communication among worldwide users of the service as may be desired by industries relating to the transfer of finances.